GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2989
ANSWERED ON:02.08.2002
BANK LOANS TO POOR AND DALITS
C. SREENIVAASAN;M.H. AMBAREESH

Will the Minister of FINANCE be pleased to state:

(a) whether the dalits and the poor people find it impossible to get any loan sanctioned for their needs;

(b) if so, the steps the government propose to take to simplify the procedure for sanctioning the loan to SC/ST and Dalits;

(c) whether a number of complaints have been received in this respect;

(d) if so. the details thereof, banlc-wise and State-wise; and

(e) the action taken by the Government thereon?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANT G. GEETE)

(a) and (b): Reserve Bank of India (RBI) has reported that they do not generate information in the manner asked for. However, there is reservation for SC/ST under all Governmentsponsored schemes as shown in Annexure-I. RBI has taken several steps and issued guidelines to banks for simplification of procedures and forms for sanctioning loans to SCs/STs and dalits as detailed in Annexure-II.

(c),(d) and (e): RBI has no specific data on bank-wise and State-wise number of complaints received from SC/STs and dalits. However, on receipt of a complaint, RBI forwards it to its concerned Regional Office in whosejurisdiction the particular bank branch against whom complaint has been received is located. The Regional Office examines the complaint and takes necessary action in the matter,